NEWS FROM

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TRICARE health benefits for Medicare-eligible patients 65 and older

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Many TRICARE patients believe they lose their military health coverage when turning 65, but that is simply not true if they make one important decision. Enrolling in Medicare Part B, the government's health benefits program that covers physicians and outpatient services, ensures they will retain their TRICARE coverage.

In fact, when a military retiree or an eligible family member reaches age 65, his or her health care coverage changes from TRICARE Prime or Standard to Medicare and TRICARE for Life (TFL), if they qualify for Medicare Part A and purchase Part B. TFL acts as a free Medicare supplement, and in most cases, the patient has little or no out-of-pocket costs.

For those who live near a military treatment facility (MTF), beneficiaries may also be eligible for TRICARE Plus. This is a primary care access program rather than a health plan offered at Naval Hospital Jacksonville (NHJ). Enrolled patients receive all of their primary care at the MTF with specialty care provided on a space-available basis. If not available, patients may seek care from any authorized Medicare provider. Unlike the TRICARE Prime options, TRICARE Plus is not an HMO-like program and there are no enrollment fees.

TRICARE Plus enrollment is based on the hospital's capacity and mission requirements. NHJ Commanding Officer Capt. Raquel Bono makes that determination. She is making every effort to accommodate these requests; however, operational readiness and troop support are the hospital's primary mandates.

Bono is looking at ways to increase TRICARE Plus enrollment at the hospital and is ensuring those who are enrolled are using the facility. Bono said, "I have assembled a team to look at ways to enhance access for our retired population throughout the hospital. Lt. Cmdr. Harlan Dorey and Lt. Cmdr. Theresa Wood co-chair the Access Committee to more fully utilize our medical facility for our over 65 patient population. Our goals include innovative ways to increase our patient enrollment, while maintaining patient safety."

Patients who are currently enrolled in TRICARE Prime at the MTF are not automatically eligible for the TRICARE Plus program. Patients may apply and will be considered based on current enrollment capacities. For those who wish to use a Medicare provider in the civilian community, they may visit the website at www.medicare.gov/physician/home.asp.

Monthly TRICARE Plus workshops, open to all eligible beneficiaries, provide information and answer questions. Health Benefits Advisors explain how Medicare and TRICARE work together to provide a robust health plan. Workshops are held at the NHJ main conference room from 2 – 3 p.m. as follows: Jan.25, Feb. 22 and March 2007. Reservations are not required.

For more information about any of the TRICARE health plans, visit www.tricare.osd.mil. For information about Medicare, go to www.medicare.gov. Or for upcoming workshops, visit or call the NHJ Health Benefits Center at (904) 542-9164 or visit the website at www.navalhospitaljax.med.navy.mil.

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